

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: LEMON C ADAMS	§	Case No. 18-bk-13060
SUSAN R LIPSON	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/07/2018.
- 2) The plan was confirmed on 12/11/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/11/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$226,251.53.
- 10) Amount of unsecured claims discharged without full payment: \$341,007.51.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 90,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 90,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,650.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 7,090.50	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 10,740.50
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MITCHELL LEE CHAMBERS, ESQ.	Lgl	0.00	3,650.00	3,650.00	3,650.00	0.00
ALLY	Sec	52,889.00	52,508.95	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	0.00	13,791.12	13,791.12	492.54	0.00
WELLS FARGO SERVICING CENTER	Uns	0.00	12,485.17	12,485.17	3,420.95	0.00
DISCOVER FINANCIAL SVCS	Uns	6,887.00	6,887.71	6,887.71	1,887.24	0.00
WELLS FARGO SERVICING CENTER	Uns	0.00	4,886.80	4,886.80	1,338.99	0.00
SECURITY CREDIT SERVICES, LLC:	Uns	0.00	13,387.25	13,387.25	3,668.12	0.00
SUNTRUST BANK	Uns	36,879.00	37,593.33	37,593.33	10,300.61	0.00
NAVIENT SOLUTIONS, LLC. ON	Uns	0.00	54,137.79	54,137.79	14,833.82	0.00
WELLS FARGO BANK	Uns	8,075.00	8,112.39	8,112.39	2,222.80	0.00
WELLS FARGO BANK	Uns	10,081.00	10,081.62	10,081.62	2,762.37	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	2,893.00	2,893.71	2,893.71	792.88	0.00
QUANTUM3 GROUP LLC AS AGENT	Uns	8,566.00	8,566.45	8,566.45	2,347.21	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	7,873.99	7,873.99	2,157.48	0.00
LVNV FUNDING	Uns	0.00	538.47	538.47	147.54	0.00
PORTFOLIO RECOVERY	Uns	6,522.00	6,421.16	6,421.16	1,759.41	0.00
BANK OF AMERICA	Uns	2,425.00	2,425.85	2,425.85	664.69	0.00
BANK OF AMERICA	Uns	16,644.00	16,644.50	16,644.50	4,560.61	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPARTMENT STORE NATIONAL	Uns	529.00	529.77	529.77	145.16	0.00
LVNV FUNDING	Uns	0.00	5,030.32	5,030.32	1,378.31	0.00
NAVIENT SOLUTIONS, LLC	Uns	0.00	6,432.56	6,432.56	157.75	0.00
NORDSTROM, INC.	Uns	23,193.00	23,634.83	23,634.83	6,475.97	0.00
VERIZON	Uns	12,505.00	100.34	100.34	27.49	0.00
ANDREW FEDERAL CREDIT UNION	Sec	141,463.00	142,226.82	0.00	0.00	0.00
CITY OF PHILA	Pri	24,000.00	24,000.00	0.00	0.00	0.00
Edfinancial on behalf US Department of	Uns	0.00	40,694.71	40,694.71	11,150.39	0.00
CITY OF PHILA	Uns	0.00	23,967.69	23,967.69	6,567.17	0.00
DOYLESTOWN TAXING	Sec	4,000.00	4,000.00	0.00	0.00	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
CAP 1/BSTBY	Uns	1,005.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	7,873.00	NA	NA	0.00	0.00
CHASE CARD	Uns	9,172.00	NA	NA	0.00	0.00
CITI	Uns	5,030.00	NA	NA	0.00	0.00
DSNB MACYS	Uns	0.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	40,902.00	NA	NA	0.00	0.00
NAVIENT	Uns	60,131.00	NA	NA	0.00	0.00
RENUNION STUDENT LOAN F	Uns	13,443.00	NA	NA	0.00	0.00
WF PII	Uns	4,886.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 13,791.12	\$ 492.54	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 13,791.12	\$ 492.54	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 293,326.41	\$ 78,766.96	\$ 0.00

Disbursements:

Expenses of Administration	\$ 10,740.50	
Disbursements to Creditors	\$ 79,259.50	
TOTAL DISBURSEMENTS:		\$ 90,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/17/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.